

Information to identify the case:

Debtor 1

Daniel K Holt

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3219

EIN --

Debtor 2

Sandee E Larsen

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5263

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-34290-MBK

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel K Holt

Sandee E Larsen

3/21/24**By the court:** Michael B. Kaplan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel K Holt
Sandee E Larsen
Debtors

Case No. 18-34290-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Mar 21, 2024

Form ID: 3180W

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel K Holt, Sandee E Larsen, 882 Derry Drive, Toms River, NJ 08753-3581
517915928	+ Ditech Financial, 2100 East Elliot Road, Tempe, AZ 85284-1806
518037039	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
517919178	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 21 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 21 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: ebnbankruptcy@ahm.honda.com	Mar 21 2024 21:12:00	American Honda Finance Corporation, administrator, 3625 W. Royal Lane #200, Irving, TX 75063-2912
cr	+ Email/Text: RASEBN@raslg.com	Mar 21 2024 21:10:00	LoanCare, LLC, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
517915918	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 21 2024 21:12:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
517955679	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 21 2024 21:12:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517915919	+ EDI: CAPITALONE.COM	Mar 22 2024 00:52:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517915921	+ EDI: CITICORP	Mar 22 2024 00:52:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517915922	+ EDI: CITICORP	Mar 22 2024 00:52:00	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518036665	+ EDI: CITICORP	Mar 22 2024 00:52:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517915923	+ EDI: CITICORP	Mar 22 2024 00:52:00	Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517915924	+ EDI: WFNNB.COM	Mar 22 2024 00:52:00	Comenitycapital/bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Mar 21, 2024

Form ID: 3180W

Total Noticed: 40

517915925	+ EDI: CITICORP	Mar 22 2024 00:52:00	Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040, St. Louis, MO 63179-0040
517925746	EDI: DISCOVER	Mar 22 2024 00:52:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517915926	+ EDI: DISCOVER	Mar 22 2024 00:52:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517946192	Email/Text: EBNBKNOT@ford.com	Mar 21 2024 21:12:00	FORD MOTOR CREDIT COMPANY LLC, DEPT. 55953, PO BOX 55000, DETROIT, MI. 48255-0953
517960421	Email/Text: EBNBKNOT@ford.com	Mar 21 2024 21:12:00	Ford Motor Credit Co LLC, POB 62180, Colorado Springs, CO 80962
518024919	Email/PDF: resurgentbknotifications@resurgent.com	Mar 21 2024 21:09:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517915930	+ Email/Text: EBNBKNOT@ford.com	Mar 21 2024 21:12:00	Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
518382641	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 21 2024 21:11:00	Loancare, LLC., P.O. Box 8068, Virginia Beach VA 23450-8068
518382642	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 21 2024 21:11:00	Loancare, LLC., P.O. Box 8068, Virginia Beach VA 23450, Loancare, LLC., P.O. Box 8068, Virginia Beach VA 23450-8068
518172871	Email/Text: EBN@Mohela.com	Mar 21 2024 21:11:00	U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
517915931	Email/Text: OperationsServices@nassaufinancial.org	Mar 21 2024 21:10:00	Nassau Financial Fcu, Po Box 9006, Westbury, NY 11590
520029642	+ Email/Text: mtgbk@shellpointmtg.com	Mar 21 2024 21:11:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520029643	+ Email/Text: mtgbk@shellpointmtg.com	Mar 21 2024 21:11:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
517998429	Email/Text: Bankruptcy.Notices@pnc.com	Mar 21 2024 21:10:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
517915932	Email/Text: Bankruptcy.Notices@pnc.com	Mar 21 2024 21:10:00	Pnc Bank, N.a., Po Box 1820, Dayton, OH 45401-1820
518029476	EDI: PRA.COM	Mar 22 2024 00:52:00	Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541
518708028	EDI: PRA.COM	Mar 22 2024 00:52:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518708029	EDI: PRA.COM	Mar 22 2024 00:52:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518027619	EDI: PRA.COM	Mar 22 2024 00:52:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
518017558	EDI: PRA.COM	Mar 22 2024 00:52:00	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
518019911	EDI: Q3G.COM	Mar 22 2024 00:52:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517915933	+ EDI: SYNC	Mar 22 2024 00:52:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Mar 21, 2024

Form ID: 3180W

Total Noticed: 40

Dept, Po Box 965060, Orlando, FL 32896-5060

517915934 + EDI: SYNC

Mar 22 2024 00:52:00

Synchrony Bank/Amazon, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060

517915935 + EDI: SYNC

Mar 22 2024 00:52:00

Synchrony Bank/Care Credit, Attn: Bankruptcy
Dept, Po Box 965061, Orlando, FL 32896-5061

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517915920	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517915927	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517915929	##+	KML Law Group, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor LoanCare LLC ajennings@raslg.com
Aleisha Candace Jennings	on behalf of Creditor LoanCare LLC.. ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor LoanCare LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor LoanCare LLC.. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Lee Martin Perlman	on behalf of Joint Debtor Sandee E Larsen ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Mar 21, 2024

Form ID: 3180W

Total Noticed: 40

Lee Martin Perlman

on behalf of Debtor Daniel K Holt ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Maria Cozzini

on behalf of Creditor LoanCare LLC mcozzini@sternlav.com

Marisa Myers Cohen

on behalf of Creditor Finance of America Reverse LLC nj-ecfmail@mwc-law.com jhillier@mwc-law.com

Shauna M Deluca

on behalf of Creditor LoanCare LLC sdeluca@hasbanilight.com, hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor LoanCare LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15